

<i>SERFF Tracking Number:</i>	<i>GRWE-126775215</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Great-West Life & Annuity Insurance Company</i>	<i>State Tracking Number:</i>	<i>46536</i>
<i>Company Tracking Number:</i>	<i>J289</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>J289</i>		
<i>Project Name/Number:</i>	<i>J289/J289</i>		

Filing at a Glance

Company: Great-West Life & Annuity Insurance Company

Product Name: J289

SERFF Tr Num: GRWE-126775215 State: Arkansas

TOI: L04I Individual Life - Term

SERFF Status: Closed-Approved- Closed
State Tr Num: 46536

Sub-TOI: L04I.213 Specified Age or Duration - Co Tr Num: J289

State Status: Filed-Closed

Fixed/Indeterminate Premium - Single Life

Filing Type: Form

Author: Derek Smith

Reviewer(s): Linda Bird

Date Submitted: 08/18/2010

Disposition Date: 08/23/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: J289

Status of Filing in Domicile: Not Filed

Project Number: J289

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Exempt in state of domicile.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/23/2010

Explanation for Other Group Market Type:

State Status Changed: 08/23/2010

Deemer Date:

Created By: Derek Smith

Submitted By: Derek Smith

Corresponding Filing Tracking Number:

Filing Description:

Individual Life Insurance Submission

Policy Endorsement, Form J289

Automatic Reentry Provision

Company and Contact

SERFF Tracking Number: GRWE-126775215 State: Arkansas
 Filing Company: Great-West Life & Annuity Insurance Company State Tracking Number: 46536
 Company Tracking Number: J289
 TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
 Product Name: J289
 Project Name/Number: J289/J289

Filing Contact Information

Tanya Gonzales, Associate Manager, tanya.gonzales@gwl.com
 Contracts
 8515 E. Orchard Rd. 8T2 800-537-2033 [Phone] 75829 [Ext]
 Greenwood Village, CO 80111 303-737-5444 [FAX]

Filing Company Information

Great-West Life & Annuity Insurance Company CoCode: 68322 State of Domicile: Colorado
 8515 East Orchard Road Group Code: 769 Company Type:
 Greenwood Village, CO 80111 Group Name: State ID Number:
 (303) 737-3992 ext. [Phone] FEIN Number: 84-0467907

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 Endorsement x \$50.00=\$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Great-West Life & Annuity Insurance Company	\$50.00	08/18/2010	38858814

SERFF Tracking Number: GRWE-126775215 State: Arkansas
Filing Company: Great-West Life & Annuity Insurance Company State Tracking Number: 46536
Company Tracking Number: J289
TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life
Product Name: J289
Project Name/Number: J289/J289

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	08/23/2010	08/23/2010

<i>SERFF Tracking Number:</i>	<i>GRWE-126775215</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Great-West Life & Annuity Insurance Company</i>	<i>State Tracking Number:</i>	<i>46536</i>
<i>Company Tracking Number:</i>	<i>J289</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>J289</i>		
<i>Project Name/Number:</i>	<i>J289/J289</i>		

Disposition

Disposition Date: 08/23/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GRWE-126775215 State: Arkansas
 Filing Company: Great-West Life & Annuity Insurance Company State Tracking Number: 46536
 Company Tracking Number: J289
 TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
 Product Name: J289
 Project Name/Number: J289/J289

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form	Policy Endorsement		Yes

SERFF Tracking Number: GRWE-126775215 State: Arkansas

Filing Company: Great-West Life & Annuity Insurance Company State Tracking Number: 46536

Company Tracking Number: J289

TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

Product Name: J289

Project Name/Number: J289/J289

Form Schedule

Lead Form Number: J289

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	J289	Policy/Cont Policy Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			J289 Endorsement. pdf

POLICY ENDORSEMENT

THIS ENDORSEMENT IS ISSUED BY GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY AS PART OF THE POLICY TO WHICH IT IS ATTACHED. ALL PROVISIONS OF THE CONTRACT THAT DO NOT CONFLICT WITH THE ENDORSEMENT APPLY TO THIS ENDORSEMENT.

Re-Entry Provisions

AUTOMATIC RE-ENTRY

This policy will automatically continue under these Re-Entry Provisions.

The automatic re-entry will terminate upon the earliest of:

- the Company receiving a Request from the Owner to cancel this policy; or
- the Insured's Attained Age 70.

RE-ENTRY AFTER ATTAINED AGE 60

If the 10 year re-entry period extends beyond the Insured's Attained Age 60, upon expiration of that re-entry period, the Insured may re-enter for the number of remaining policy years up to the Insured's Attained Age 70.

CONDITIONS OF RE-ENTRY

The re-entry option is subject to the following conditions:

- Premiums for this policy must be paid up to the date of re-entry.
- Premiums for re-entry will be based upon the Insured's Attained Age on the date of re-entry and the rates in effect on that date.
- Re-entry will not become effective until:
 1. the first full re-entry premium is paid to the Company; and
 2. a new policy specifications Page 1 is delivered by the Company.
- When the re-entry becomes effective, coverage under this policy will continue under the terms of this policy and Re-Entry Provisions.

The suicide and incontestability periods will not begin anew on the date of re-entry.

This Endorsement becomes part of the Policy on the 10th policy anniversary and each subsequent 10th policy anniversary up to the Insured age 70.

Signed for Great-West Life & Annuity Insurance Company on the Issue Date of the Policy.



[Mitchell T.G. Graye,]

[President and Chief Executive Officer]

SERFF Tracking Number: GRWE-126775215 State: Arkansas
Filing Company: Great-West Life & Annuity Insurance Company State Tracking Number: 46536
Company Tracking Number: J289
TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life
Product Name: J289
Project Name/Number: J289/J289

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: AR Compliance Cert.pdf		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter Comments: Attachment: AR.pdf		

**STATE OF ARKANSAS
INSURANCE DEPARTMENT**

CERTIFICATE OF COMPLIANCE WITH RULE AND REGULATION 19

RE: Policy Endorsement, J289

We hereby certify that the guidelines established in Arkansas Rule and Regulation 19 have been reviewed and the policy form designated above complies with these guidelines.

Great-West Life & Annuity Insurance Company



Susan Gile

Vice President, Individual Markets Operation

August 18, 2010

Date



8515 East Orchard Road
Greenwood Village, CO 80111 Tel. (303) 737-3000
Address mail to: P.O. Box 1700, Denver, CO 80201
www.gwla.com

August 18, 2010

Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

NAIC # 769-68322

RE: **Individual Life Insurance Submission
Policy Endorsement, Form J289
Automatic Reentry Provision**

Enclosed for your review is the above referenced form and pertinent documentation. This form is new and does not replace any previously approved forms.

This Endorsement enhances the renewal option available to current and new policyholders by offering an automatic reentry provision at the expiry of the policyholders existing policy term.

This Endorsement will be attached at no additional cost.

This Endorsement will be offered to all current policy holders of the following approved policies:

J340	Approved: 07/18/2001
J374	Approved: 08/14/2003
J3375	Approved: 08/14/2003

The above policies are no longer available for new issues.

This Endorsement will be offered to all current policy holders and attached to all new issues of the following approved policies:

J374X	Approved: 07/18/2001
J3375X	Approved: 08/14/2003

Upon approval we will send this Endorsement along with an explanatory letter to current policyholders.

The form submitted:

- **is in final printed form;**
- is being submitted in all states where we are licensed;
- scores in excess of 50 using the Flesch Reading Ease Test; and
- is exempt from filing in Colorado, our state of domicile, pursuant to Regulation 5-92. Colorado requires a fee to be paid each February 28th based on our Company's direct written premium. If appropriate, a retaliatory fee has been paid in your state in conjunction with your annual premium tax return.

This form does not contain any unusual or controversial items from the standpoint of industry standards. To the best of our knowledge, this submission complies with your state laws and regulations. We look forward to your approval.

Sincerely,

A handwritten signature in black ink that reads 'Tanya D. Gonzales'.

Tanya Gonzales
Manager, Individual Markets
(303) 737-5829
Tanya.gonzales@gwl.com